

October 20

2020

Webinar

Flood Update Through Proposed Q&As

Tuesday, October 20
10:00 a.m. —12:00 p.m.

Presented by
Stephanie A. Shea, Esq.



Presented by Counsel for Bankers' Compliance Group®
ALDRICH & BONNEFIN, PLC

Since 1997, the banking agencies have issued “Interagency Questions and Answers Regarding Flood Insurance” to help lenders comply with the flood insurance regulations. The agencies last updated the Q&As in 2011. Over the nearly past decade, quite a bit has changed. For example, Congress has passed two laws amending the flood insurance regulations (the Biggert-Waters Flood Insurance Reform Act of 2012 (Biggert-Waters) and the 2014 Homeowner Flood Insurance Affordability Act (HFIAA)). As a result, the Q&As were terribly (and arguably dangerously) outdated.

To get with the times, the agencies have proposed updated Q&As. As expected, the agencies propose to revise the Q&As to reflect Biggert-Waters, HFIAA and other changes to the National Flood Insurance Program. They are also proposing to expand the Q&As to address additional questions, such as when does flood insurance coverage need to be in place (that is, when is closing for purposes of the flood insurance regulations?). Additionally, the agencies propose to reorganize the Q&As by subtopic, enabling them to more easily revise the Q&As in the future.

During this Webinar, we will use the proposed Q&As as the basis for an update on flood insurance regulation compliance. Although we will provide an overview of which Q&As will remain the same, our focus will be on the proposed amended and new Q&As. We expect to be flooded with questions, so bring them!

Highlighted areas will include:

- ◆ Review of flood insurance basics
- ◆ Overview of proposed Q&A reorganization
- ◆ Breakdown of proposed revised Q&As

WHO SHOULD ATTEND?

Compliance managers and staff,
Mortgage loan officers, Note department staff,
Credit administrators, Compliance auditors,
In-house counsel

A CD also will be available for purchase!

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Live Webinar (Single Connection—with up to 5 users)	\$295.00 (BCG Members) \$395.00 (BCG Non-members)
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REGISTRATION

To register, please contact your institution's Main Contact or, if authorized, log in at <https://register.bankerscompliancegroup.com/subadmin> and select "Register for Events." Registration closes at noon **three business days** prior to the Webinar date. Registrants will receive an email on how to download the materials and make the connection for the presentation two business days before the Webinar.

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PAYMENT

BCG Members: This Webinar is offered to BCG members on an optional basis. BCG Members will be billed and do not need to pay online or send a check.

Non-members: We must receive payment no later than 10:00 a.m. on Thursday, October 15. Non-members may pay by credit card or check. To pay by credit card, follow the credit card instructions during the online registration process. Major credit cards are accepted. To pay by check, make checks payable and mail to **Aldrich & Bonnefin, PLC, P.O. Box 19686, Irvine, CA 92623-1029**, and indicate the event for which you are registering.

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ACCREDITATION

(Continuing Education credit will be provided only to the registrant)

MCLE: As an added benefit we are offering this Webinar to in-house attorneys for MCLE credit. This activity has been approved for Minimum Continuing Legal Education credit by the State Bar of California in the amount of **2.0 hours**. Aldrich & Bonnefin certifies that this activity conforms to the standards for approved education activities prescribed by the rules and regulations of the State Bar of California governing minimum continuing legal education.